

Appl. No. 08/922,462
Reply to Office action of 08/01/2005

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

Claims 1-16 (CANCELED)

17. (PREVIOUSLY PRESENTED): A computer aided method of managing a credit application, the method comprising the steps of:

receiving credit application data from a remote application entry and display device;

selectively forwarding the credit application data to remote funding source terminal devices;

forwarding funding decision data from at least one of the remote funding source terminal devices to the remote application entry and display device;

wherein the selectively forwarding the credit application data step further comprises:

sending at least a portion of a credit application to more than one of said remote funding sources substantially at the same time;

sending at least a portion of a credit application to more than one of said remote funding sources sequentially until a funding source returns a positive funding decision;

sending at least a portion of a credit application to a first one of said remote funding sources, and then, after a predetermined time, sending to at least one other

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remote funding source, until one of the funding sources returns a positive funding decision or until all funding sources have been exhausted; or;

sending the credit application from a first remote funding source to a second remote funding source if the first funding source declines to approve the credit application.

Claims 18 - 38 (CANCELED)

39. (PREVIOUSLY PRESENTED) The method according to claim 17, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data.

40. (PREVIOUSLY PRESENTED) The method according to claim 17, further comprising the steps of:

aggregating data for a dealer having a plurality of dealerships located at different locations; and

providing the dealer with a consolidated report using the aggregated data.

Claims 41- 61 (CANCELED)

62. (PREVIOUSLY PRESENTED) The method according to claim 17 also including the step of: obtaining credit report data from at least one remote credit bureau terminal device.

63. (NEW) A computer aided method of managing a credit application, the method comprising the steps of:

receiving credit application data from a remote application entry and display device;

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selectively forwarding the credit application data to a first remote funding source terminal device;

wherein the selectively forwarding the credit application data step further comprises:

facilitating the first remote funding source terminal device to selectively forward the credit application to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application; and;

forwarding funding decision data from at least one of the first and second remote funding source terminal devices to the remote application entry and display device.

64. (NEW) The method according to claim 63, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data.

65. (NEW) The method according to claim 63, further comprising the steps of:

aggregating data for a dealer having a plurality of dealerships located at different locations; and

providing the dealer with a consolidated report using the aggregated data.

66. (NEW) The method according to claim 63 also including the step of: obtaining credit report data from at least one remote credit bureau terminal device.